

Notice of Allowability	Application No.	Applicant(s)	
	09/420,885	SHAD, HEDY	
	Examiner	Art Unit	
	James A. Reagan	3621	

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the amendment filed on 05 April 2005.
2. The allowed claim(s) is/are 1-9,11-21 and 24-26.
3. The drawings filed on 26 September 2002 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
 Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
7. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Status of Claims

1. This action is in response to the amendment filed on 05 April 2005.
2. Claims 1, 11, 14, 17, 24, and 25 have been amended.
3. Claims 1-9, 11-21, and 24-26 are currently pending and have been examined.

Allowable Subject Matter

4. Claims 1-9, 11-21, and 24-26 are allowed. See Reasons for Allowance under separate heading.

Reasons For Allowance

5. The following is an Examiner's statement of reasons for allowance:

None of the art of record, taken individually or combination, disclose at least the system component and method step of:

- *whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information;*

More specifically, the prior art of record fails to disclose a web-based credit reporting system wherein a client may supply credit history data to the credit reporting agencies concerning one or more of the client's customers.

Claims 1 and 17 are distinguished over the closest prior art of O'Harrow in combination with Zoffel, which teaches Experian offering online credit reporting services and encrypting the

data, as well as the communication link being the World Wide Web, essentially disclosing a web browser and HTML format. However, as recited in independent claim 1, it is clear that the Applicant's invention is distinguished over the O'Harrow invention in at least the method step of *whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information.* Although O'Harrow does disclose web-based accessing of credit information, O'Harrow does not disclose the ability to enter credit report information using a web-based HTML application. In addition, although Zoffel discloses generating and transmitting credit reports using a central data processing facility connected to credit repositories through their dedicated links, Zoffel fails to disclose the ability to enter credit report information using a web-based HTML application as well.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- DANAHER (CA 2,424,177 A1) discloses, "A voice interface server includes call process flow functionality operative to interact with users and generate orders for credit reports. A credit data retrieval system provides credit score to user through server. The server converts speech data received from voice-based telephone network to text, and text data received from credit data retrieval system into speech" (abstract).

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **James A. Reagan** whose telephone number is **571.272.6710**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Trammell** can be reached at **571.272.6712**. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
Washington, D.C. 20231

or faxed to:

703.305.7687 [Official communications, After Final communications labeled "Box AF"]

703.308.1396 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the **United States Patent and Trademark Office Customer Service Window**:

Randolph Building
401 Dulany Street
Alexandria, VA 22314.

JAR

12 May 2005

